

**Application number: 09/922489**

**Art Unit: 3694**

**Applicant: Khai Hee Kwan**

**Examiner: Susanna M. Diaz**

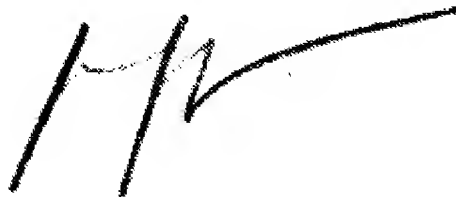
Title: Method, apparatus and program for pricing, transferring, buying, selling and exercising of financial options for paying educational course fees

REMARKS

The applicant has amended the above claims and they are believed to be  
5 in allowable. The applicant respectfully ask the examiner to allow the  
above amendments.

In regards to Claims 76-78, their support is found in Fig 7 (of the  
provisional application 60/224897) and added in replacement of the  
10 previous Claim 58 which provides the limitation of an electronic  
exchange. Fig 7 details the buying and selling of a previously purchased  
education option and is further described in page 25 of Provisional  
Application 60/224897. Also see claim 2 (original) of Provisional  
Application 06/224897. Thank you

15  
Yours truly,

A handwritten signature in black ink, appearing to be 'KH KWAN', written in a stylized, cursive-like font.

KH KWAN/Applicant